Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main

		LAMALITI		
Fill in this info	rmation to identify your	case:		
Debtor 1	Stacy M. Grisolia			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	EASTERN DISTRICT C	F PENNSYLVANIA	
Case number	17-17560			
(if known)				Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

2/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

you	roriginal forms, you must fill out a new Summary and check the box at the top of this page.		•
Par	t 1: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	163,902.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,368.35
	1c. Copy line 63, Total of all property on Schedule A/B	\$	169,270.35
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	186,108.76
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	13,088.62
	Your total liabilities	\$	199,197.38
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,317.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,877.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	l, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Case 17-17560-mdc Entered 12/07/17 16:49:27 Desc Main Doc 12 Filed 12/07/17 Document

Page 2 of 42 (*If known*) 17-17560 Debtor 1 Stacy M. Grisolia

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,575.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	rmation to identify	your case and th		cument Page 3 of 42			
Debtor 1	Stacy M. Gri						
Debtor 2	First Name	Middle	Name	Last Name			
Spouse, if filing)	First Name	Middle	Name	Last Name			
Jnited States E	Bankruptcy Court for	the: EASTERN	DISTRI	CT OF PENNSYLVANIA			
Case number	17-17560						☐ Check if this is an amended filing
each category, ink it fits best.	Be as complete and a ore space is needed,	roperty escribe items. List a accurate as possible	e. If two	only once. If an asset fits in more than married people are filing together, both his form. On the top of any additional pa	are equally resp	onsible for su	pplying correct
Part 1: Describ	e Each Residence, B	uilding, Land, or Otl	her Real	Estate You Own or Have an Interest In			
— 103. WHOIC	e is the property?						
	dcliffe Street	orient on	What	t is the property? Check all that apply Single-family home			aims or exemptions. Put
1257 Ra	dcliffe Street ss, if available, or other des	cription	_	Single-family home Duplex or multi-unit building Condominium or cooperative	the amount	of any secure	aims or exemptions. Put d claims on <i>Schedule D:</i> ns Secured by Property.
1257 Ra		19007-0000 ZIP Code		Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current va	of any secure Who Have Clair	d claims on Schedule D:
1257 Rac Street addres	ss, if available, or other des	19007-0000		Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Current va entire prop \$16 Describe to (such as fe	of any secured who Have Clair lue of the perty? 63,902.00 he nature of y	d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
1257 Rac Street addres	ss, if available, or other des	19007-0000		Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other has an interest in the property? Check one	Current va entire prop \$16 Describe to (such as fe	of any secure Who Have Clair lue of the perty? 63,902.00 he nature of y se simple, tens	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$163,902.00 our ownership interest
Street addres Bristol City	ss, if available, or other des	19007-0000		Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Current va entire prop \$16 Describe ti (such as fe a life estate)	lue of the perty? 33,902.00 the nature of yee simple, tende), if known.	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$163,902.00 our ownership interest

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

■ No
□ Yes

Official Form 106A/B Schedule A/B: Property page 1

	Case 17-17560-mdc	Doc 12	Filed 12/07/17	Entered 1	L2/07/17 16:49:2	7 Desc Main
Debtor	Stacy M. Grisolia		Document F	age 4 of 42	Case number (if known)	17-17560
	rcraft, aircraft, motor homes, A oles: Boats, trailers, motors, pers		r recreational vehicles	, other vehicles,	and accessories	
■ No						
	the dollar value of the portion ges you have attached for Part 2.					\$0.00
	Describe Your Personal and Hous					
Do you	own or have any legal or equit	able interest	in any of the following	items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Exar		, linens, china	, kitchenware			
■ Ye	es. Describe					
	Househol	d Furniture,	Appliances, Electro	onics, & Misc. I	tems.	\$3,500.00
■ N	nples: Televisions and radios; auding cell phones, cam			nt; computers, prii	nters, scanners; music c	ollections; electronic devices
	ctibles of value inples: Antiques and figurines; pai other collections, memoral			pictures, or other	art objects; stamp, coin,	or baseball card collections;
☐ Ye	es. Describe					
Exai ■ N	oment for sports and hobbies nples: Sports, photographic, exer musical instruments os. Describe	cise, and othe	r hobby equipment; bicy	cles, pool tables,	golf clubs, skis; canoes a	and kayaks; carpentry tools;
10. Fire Exa ■ No	arms amples: Pistols, rifles, shotguns, a	nmunition, ar	nd related equipment			
□ N	amples: Everyday clothes, furs, le	ather coats, de	esigner wear, shoes, ac	cessories		
- 10					1	***
	Clothing					\$600.00
12. Jew <i>Exa</i> □ No	amples: Everyday jewelry, costum	ne jewelry, eng	agement rings, wedding	ງ rings, heirloom je	ewelry, watches, gems, g	old, silver

Official Form 106A/B Schedule A/B: Property page 2

Jewelry

Yes. Describe.....

\$400.00

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 5 of 42

Deb	ior 1 Stacy M. Gri	isolia	Case number (if known)	17-17560
	lon-farm animals Examples: Dogs, cats, I No	birds, horses		
	Yes. Describe			
		Dog		\$50.00
	Any other personal an I No I Yes. Give specific inf		not already list, including any health aids you did not list	
15.			Part 3, including any entries for pages you have attached	\$4,550.00
Part	4: Describe Your Finan	ncial Assets		
		legal or equitable interest in	n any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examples: Money you No	have in your wallet, in your ho	ome, in a safe deposit box, and on hand when you file your petiti	on
			ounts; certificates of deposit; shares in credit unions, brokerage s with the same institution, list each. Institution name:	houses, and other similar
	100	17.1. Checking	PNC Bank	\$818.35
		17.1. Checking	- ITO Bank	Ψ010.00
_		or publicly traded stocks , investment accounts with bro	okerage firms, money market accounts	
	l Yes	Institution or issuer	name:	
19. N		tock and interests in incorp	orated and unincorporated businesses, including an interes	st in an LLC, partnership, and
	Yes. Give specific inf	formation about them Name of entity:	% of ownership:	
_	Negotiable instruments	s include personal checks, cas ments are those you cannot tra	otiable and non-negotiable instruments shiers' checks, promissory notes, and money orders. ansfer to someone by signing or delivering them.	
21. F	Retirement or pension Examples: Interests in	n accounts IRA, ERISA, Keogh, 401(k), 4	403(b), thrift savings accounts, or other pension or profit-sharing	plans
	l _{No}			
	Yes. List each accour	nt separately. Type of account:	Institution name:	
		ed deposits you have made so	o that you may continue service or use from a company public utilities (electric, gas, water), telecommunications compar	nies, or others

Official Form 106A/B Schedule A/B: Property page 3

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Page 6 of 42 Case number (if known) 17-17560 Document Debtor 1 Stacy M. Grisolia Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit $\hfill \square$ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No

☐ Yes. Describe each claim.......

Desc Main Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Page 7 of 42 Case number (if known) 17-17560 Document

Stacy M. Grisolia 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$818.35 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? ■ No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$163,902.00 Part 2: Total vehicles, line 5 \$0.00 Part 3: Total personal and household items, line 15 57. \$4,550.00 Part 4: Total financial assets, line 36 \$818.35 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$5,368.35 Copy personal property total \$5,368.35

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

Debtor 1

\$169,270.35

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main

Fill in this infor				
Debtor 1	Stacy M. Grisolia			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT O	F PENNSYLVANIA	
Case number	17-17560			
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	☐ You are claiming state and federal nonbar	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	■ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Household Furniture, Appliances, Electronics, & Misc. Items.	\$3,500.00		\$3,500.00	11 U.S.C. § 522(d)(3)
	Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
	Clothing Line from Schedule A/B: 11.1	\$600.00		\$600.00	11 U.S.C. § 522(d)(3)
	Line IIIIII Scriedule PAB. 11.1			100% of fair market value, up to any applicable statutory limit	
	Jewelry Line from Schedule A/B: 12.1	\$400.00		\$400.00	11 U.S.C. § 522(d)(4)
	Line Holli Schedule PAB. 12.1			100% of fair market value, up to any applicable statutory limit	
	Dog Line from Schedule A/B: 13.1	\$50.00		\$50.00	11 U.S.C. § 522(d)(3)
	Line Holli Schedule PAB. 13.1			100% of fair market value, up to any applicable statutory limit	
	Checking: PNC Bank Line from Schedule A/B: 17.1	\$818.35		\$818.35	11 U.S.C. § 522(d)(5)
	Line Hom Schedule AVD. 11.1			100% of fair market value, up to any applicable statutory limit	

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main

Debtor 1 Stacy M. Grisolia

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Are you claiming a homestead exemption of more than \$160,375? Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)						
No						
Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?						
	No					
	Yes					

		Document F	Page 10	of 42		
Fill	in this information to identify	your case:				
Deh	otor 1 Stacy M. Gri	solia				
DCD	First Name		ast Name		-	
Deb	otor 2					
(Spot	use if, filing) First Name	Middle Name L	ast Name		*	
Llnit	ed States Bankruptcy Court for	the: EASTERN DISTRICT OF PENNS	VΙ \/ΔΝΙΔ			
Offic	ca diates bankraptey court for	ENOTERIA DIOTRIOT OF FERING			-	
Cas	e number 17-17560					
(if kno	own)				☐ Check	if this is an
					amend	ded filing
	–					
Offi	icial Form 106D					
Sc	hedule D: Credito	ors Who Have Claims Se	ecured	by Propert	V	12/15
		ble. If two married people are filing together, Il it out, number the entries, and attach it to t				
	per (if known).			and top or any adding	pagee,e year	
1. Do	any creditors have claims secure	ed by your property?				
	☐ No. Check this box and subr	nit this form to the court with your other sci	nedules. Yo	u have nothing else t	to report on this form.	
	■ Yes. Fill in all of the informat	ion holow		J	'	
Part	List All Secured Claims	3		Column A	Column B	Column C
		has more than one secured claim, list the creditor				
		r has a particular claim, list the other creditors in abetical order according to the creditor's name.	Part 2. As	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
		,		value of collateral.	claim	if any
2.1	Bristol Borough Water &		alaimı	\$961.76	\$163,902.00	\$961.76
	Sewer Authority Creditor's Name	Describe the property that secures the 1257 Radcliffe Street Bristol, P		Ψοσιπο	Ψ100,00 <u>2.00</u>	
	o.ca.io. c.r.a.ii.c	19007 Bucks County	^			
		13007 Bucks County				
	250 Pond St.	As of the date you file, the claim is: Che apply.	ck all that			
	Bristol, PA 19007	Contingent				
	Number, Street, City, State & Zip Code	Unliquidated				
		□ Disputed				
Who	o owes the debt? Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only	☐ An agreement you made (such as mor	tgage or secu	ured		
	Debtor 2 only	car loan)				
	Debtor 1 and Debtor 2 only	■ Statutory lien (such as tax lien, mecha	nic's lien)			
	At least one of the debtors and anoth	,	,			
	Check if this claim relates to a	☐ Other (including a right to offset)				
	community debt	· · · · · · ·				
Date	e debt was incurred	Last 4 digits of account number	3372			
Date		Last 4 digits of account number	3312			
0.0	De Herreiner Finance And	December the manufacture that account the	-1-!	¢400 co4 oo	£4.02.002.00	¢40.700.00
2.2	Pa Housing Finance Age Creditor's Name	_		\$182,604.00	\$163,902.00	\$18,702.00
	o.ca.ic. c.riaine	1257 Radcliffe Street Bristol, P 19007 Bucks County	A			
		-				
	Po Box 8029	As of the date you file, the claim is: Che apply.	ck all that			
	Harrisburg, PA 17105	Contingent				
	Number, Street, City, State & Zip Code	Unliquidated				
		☐ Disputed				
Who	o owes the debt? Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only	☐ An agreement you made (such as mor	tgage or secu	ured		
_	Debtor 2 only	car loan)				
	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mecha	nic's lien)			
	At least one of the debtors and anoth	ner	•			
\Box	Shock if this claim relates to a	Other (including a right to offset)				

community debt

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 11 of 42

Debtor 1 Stacy M. Grisolia		Case number (if know)	17-17560
First Name Middle N	Name Last Name		
Opened 06/10 Last Active 2/24/17	Last 4 digits of account number 501	4	
2.3 Pa Housing Finance Age	Describe the property that secures the claim:	\$2,543.00	\$163,902.00 \$2,543.00
Creditor's Name	1257 Radcliffe Street Bristol, PA 19007 Bucks County	42,540.00	ψ1,040.00
Po Box 8029 Harrisburg, PA 17105	As of the date you file, the claim is: Check all that apply. Contingent		
Number, Street, City, State & Zip Code	Unliquidated		
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.		
■ Debtor 1 only □ Debtor 2 only	☐ An agreement you made (such as mortgage of car loan)	secured	
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lier)	
☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt	☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)		
Opened 06/10 Last Active 12/01/16	Last 4 digits of account number 594	17	
Add the dollar value of your entries in C	Column A on this page. Write that number here:	\$186,108	.76
If this is the last page of your form, add Write that number here:	I the dollar value totals from all pages.	\$186,108	.76
Part 2: List Others to Be Notified for	or a Debt That You Already Listed		
trying to collect from you for a debt you o	pe notified about your bankruptcy for a debt that owe to someone else, list the creditor in Part 1, an at you listed in Part 1, list the additional creditors his page.	nd then list the collection age	ncy here. Similarly, if you have more
Name, Number, Street, City, State & Pa Housing Finance Age	Zip Code On	which line in Part 1 did you ente	er the creditor? 2.2
211 N Front St Harrisburg, PA 17101	Las	t 4 digits of account number	-
Name, Number, Street, City, State & Pa Housing Finance Age	Zip Code On	which line in Part 1 did you ente	er the creditor? 2.3
211 N Front St Harrisburg, PA 17101	Las	t 4 digits of account number	-

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main

	Case 17-17500-indc Doc	Document Page 12	2 of 12	Desc Main
Fill in	this information to identify your case:	Document Page 1	7 ()) 47	
Debto	or 1 Stacy M. Grisolia			
Dobit		Middle Name Last Name		
Debto				
(Spous	e if, filing) First Name I	Middle Name Last Name		
Unite	d States Bankruptcy Court for the: EAST	ERN DISTRICT OF PENNSYLVANIA		
Case	number 17-17560			
(if know			[Check if this is an
				amended filing
	cial Form 106E/F edule E/F: Creditors Who H	lave Unsecured Claims		12/15
nny ex Schedo Schedo eft. At name a	complete and accurate as possible. Use Part 1 ecutory contracts or unexpired leases that coulle G: Executory Contracts and Unexpired Leaule D: Creditors Who Have Claims Secured by tach the Continuation Page to this page. If you and case number (if known).	ald result in a claim. Also list executory of uses (Official Form 106G). Do not include Property. If more space is needed, copy of have no information to report in a Part, of the control	contracts on Schedule A/B: Property (0 any creditors with partially secured cl the Part you need, fill it out, number th	Official Form 106A/B) and on aims that are listed in the entries in the boxes on the
Part '				
	o any creditors have priority unsecured claims	s against you?		
	No. Go to Part 2.			
	Yes.			
Part 2				
_	o any creditors have nonpriority unsecured cla	- ,		
L	I No. You have nothing to report in this part. Subr	nit this form to the court with your other sche	edules.	
	Yes.			
ur th	ist all of your nonpriority unsecured claims in nsecured claim, list the creditor separately for each lan one creditor holds a particular claim, list the ot art 2.	h claim. For each claim listed, identify what t	ype of claim it is. Do not list claims alread	dy included in Part 1. If more
				Total claim
4.1	Cardworks/CW Nexus	Last 4 digits of account number	7987	\$812.00
	Nonpriority Creditor's Name		Opened 07/10 Last Active	
	Attn: Bankruptcy Po Box 9201	When was the debt incurred?	4/16/12	
	Old Bethpage, NY 11804			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	<u>_</u>		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did	not
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other Specify Credit Card		

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 13 of 42 Debtor 1 Stacy M. Grisolia ase number (if know) 17-17560 4.2 \$527.00 **Cavalry Portfolio Services** Last 4 digits of account number 0480 Nonpriority Creditor's Name Attn: Bankruptcy Department When was the debt incurred? **Opened 12/12** 500 Summit Lake Ste 400 Valhalla, NY 10595 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Hsbc Bank Nevada ☐ Yes 4.3 **Chase Receivables** Last 4 digits of account number 2430 \$95.00 Nonpriority Creditor's Name 1247 Broadway When was the debt incurred? Sonoma, CA 95476 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Unseucred Other. Specify \$831.60 4.4 Comcast 3295 Last 4 digits of account number Nonpriority Creditor's Name PO Box 3001 When was the debt incurred? Southeastern, PA 19398 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated

Number Street City State Zlp Code
Who incurred the debt? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Check if this claim is for a community debt
Is the claim subject to offset?

No
Debtor 2 only
Contingent
Disputed
Type of NONPRIORITY unsecured claim:
Student loans
Debtor a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Unsecured
Unsecured
Unsecured

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 14 of 42 Debtor 1 Stacy M. Grisolia Case number (if know) 17-17560 4.5 Last 4 digits of account number \$100.00 **Debt Recovery Solution** 1617 Nonpriority Creditor's Name Attention: Bankruptcy When was the debt incurred? Opened 1/29/17 6800 Jericho Turnpike Ste 113e Syosset, NY 11791 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 11 Verizon ☐ Yes 4.6 **EOS CCA** Last 4 digits of account number 2156 \$206.00 Nonpriority Creditor's Name PO Box 981025 When was the debt incurred? Boston, MA 02298 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Unsecured Other. Specify 4.7 \$811.50 **FBCS** 7987 Last 4 digits of account number Nonpriority Creditor's Name 330 S. Warminster Road, Suite 353 When was the debt incurred? Hatboro, PA 19040 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community

debt Is the claim subject to offset?

■ No ☐ Yes

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

 \square Obligations arising out of a separation agreement or divorce that you did not

report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

Unsecured Other. Specify

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 15 of 42 Debtor 1 Stacy M. Grisolia Case number (if know) 17-17560 4.8 \$552.00 First Premier Bank Last 4 digits of account number 2651 Nonpriority Creditor's Name Opened 09/16 Last Active 601 S Minnesota Ave When was the debt incurred? 12/23/16 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.9 **Health Network Laboratories** 8530 Last 4 digits of account number \$434.61 Nonpriority Creditor's Name When was the debt incurred? PO Box 8500 Lockbox #9581 Philadelphia, PA 19178 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Medical Other, Specify 4 1 2694 Midland Funding \$615.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 08/13** Po Box 939069 San Diego, CA 92193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent

■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Ge Capital** ☐ Yes Other. Specify Retail Bank

Entered 12/07/17 16:49:27 Case 17-17560-mdc Doc 12 Filed 12/07/17 Desc Main Document Page 16 of 42 Debtor 1 Stacy M. Grisolia Case number (if know) 17-17560 4.1 **Northland Group** 6271 \$706.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 390846 When was the debt incurred? Minneapolis, MN 55439 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Unsecured 4.1 Portfolio Recovery 8920 \$1,116.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 01/15 Last Active Po Box 41067 When was the debt incurred? 4/18/16 Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Capital One** ☐ Yes Other. Specify Bank Usa N.A. 4.1 Portfolio Recovery 6268 \$871.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 10/14 Last Active Po Box 41067 When was the debt incurred? 4/18/16 Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only

☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Capital One** Other Specify Bank Usa N.A. ☐ Yes

Entered 12/07/17 16:49:27 Case 17-17560-mdc Doc 12 Filed 12/07/17

Page 17 of 42
Case number (if know) Document Debtor 1 Stacy M. Grisolia 17-17560 4.1 **Portfolio Recovery Associates** 8920 \$1,116.04 Last 4 digits of account number 4 Nonpriority Creditor's Name PO BOx 12914 When was the debt incurred? Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Unsecured 4.1 2004 Recon Ortho Assoc II PC \$217.06 Last 4 digits of account number Nonpriority Creditor's Name PO Box 757910 When was the debt incurred? Philadelphia, PA 19175 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical ☐ Yes 4.1 **Rushmore Service Center** 5828 \$552.16 Last 4 digits of account number 6 Nonpriority Creditor's Name PO Box 5507 When was the debt incurred? Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

■ Other. Specify Unsecured

☐ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 18 of 42 Debtor 1 Stacy M. Grisolia Case number (if know) 17-17560 4.1 Savit Coll 8117 \$1,640.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 250 When was the debt incurred? **Opened 03/12** East Brunswick, NJ 08816 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Regional Gastro** ☐ Yes Other. Specify Consultants 4.1 Seventh Avenue \$37.00 7570 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 01/12 Last Active Seventh Avenue, Inc 1112 7th Ave When was the debt incurred? 3/20/12 Monroe, WI 53566 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.1 **Target** 1220 \$503.00 Last 4 digits of account number Nonpriority Creditor's Name C/O Financial & Retail Srvs Opened 12/06 Last Active Mailstopn BT POB 9475 When was the debt incurred? 12/28/11 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent

Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 19 of 42

Debt	or 1 Stacy M. Grisolia		Case number (if know) 17-17560	
4.2	The CBE Group, Inc.	Last 4 digits of account number	8386	\$100.15
0	Nonpriority Creditor's Name Payment Processing Center PO Box 2038	When was the debt incurred?		V
	Waterloo, IA 50704	_		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		
4.2 1	Total Card, Inc.	Last 4 digits of account number	7987	\$811.50
•	Nonpriority Creditor's Name	_		
	PO Box 89725	When was the debt incurred?		
	Sioux Falls, SD 57109-9725 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	•		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		
4.2 2	Trident Asset Management	Last 4 digits of account number	6195	\$128.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 888424	When was the debt incurred?	Opened 05/15	
	Atlanta, GA 30356 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	_	Пол		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	

☐ Yes

■ Other. Specify Collection Attorney Verizon

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 20 of 42 Case number (if know) 17-17560

Debto	or 1 Stacy M. Grisolia		Case number (if know) 17-17560					
4.2	Marinan		0004	* 200 00				
3	Verizon	Last 4 digits of account number	9004	\$206.00				
	Nonpriority Creditor's Name Verizon Wireless Bankruptcy		Opened 03/16 Last Active					
	Administrati	When was the debt incurred?	7/06/16					
	500 Tecnolgy Dr Ste 500			-				
	Weldon Springs, MO 63304							
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Cneck all that apply					
	<u>_</u>							
	Debtor 1 only	Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt		paration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims						
	■ No	Debts to pension or profit-shar						
	Yes	■ Other. Specify Agricultur	е	_				
4.2 4	Verizon	Last 4 digits of account number	9991	\$100.00				
	Nonpriority Creditor's Name Verizon Wireless Bankruptcy		Opened 03/16 Last Active					
	Administrati	When was the debt incurred?	9/30/16					
	500 Tecnolgy Dr Ste 500			-				
	Weldon Springs, MO 63304							
	Number Street City State Zlp Code	As of the date you file, the claim	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	_						
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt		paration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims						
	■ No	Debts to pension or profit-shar						
	Yes	Other. Specify Agricultur	е	-				
Part :	3: List Others to Be Notified About a De	ebt That You Already Listed						
is tr	this page only if you have others to be notified ying to collect from you for a debt you owe to s e more than one creditor for any of the debts th fied for any debts in Parts 1 or 2, do not fill out	omeone else, list the original creditor at you listed in Parts 1 or 2, list the add	in Parts 1 or 2, then list the collection agenc	y here. Similarly, if you				
	and Address	On which entry in Part 1 or Part 2 did yo	u list the original creditor?					
Card	lworks/CW Nexus		\beth Part 1: Creditors with Priority Unsecured Cla	ims				
	ox 9201	I	Part 2: Creditors with Nonpriority Unsecured	Claims				
Old	Bethpage, NY 11804	Last 4 digits of account number	, ,					
Nome	and Address	On which ontry in Bort 1 or Bort 2 did	u liet the original creditor?					
	and Address alry Portfolio Services	On which entry in Part 1 or Part 2 did yo Line 4.2 of (<i>Check one</i>):	\square Part 1: Creditors with Priority Unsecured Cla	ime				
	Sox 27288		Part 2: Creditors with Nonpriority Unsecured					
Tem	pe, AZ 85285		— r art 2. Oreditors with Northholity Offsecured	Giaillis				
		Last 4 digits of account number						
	and Address	On which entry in Part 1 or Part 2 did yo	_					
	: Recovery Solution) Jericho Turnpike	_	Part 1: Creditors with Priority Unsecured Cla					
	sset, NY 11791		Part 2: Creditors with Nonpriority Unsecured	Claims				
,	•	Last 4 digits of account number						

Official Form 106 E/F

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 21 of 42

Debtor 1 Stacy M. Grisolia		Case number (if know) 17-17560
Name and Address Midland Funding 2365 Northside Dr Ste 30 San Diego, CA 92108	On which entry in Part 1 or Part 2 Line 4.10 of (<i>Check one</i>):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Portfolio Recovery 120 Corporate Blvd Ste 1 Norfolk, VA 23502	On which entry in Part 1 or Part 2 Line 4.12 of (Check one): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	<u> </u>	
Name and Address Portfolio Recovery 120 Corporate Blvd Ste 1	On which entry in Part 1 or Part 2 Line 4.13 of (Check one):	did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims
Norfolk, VA 23502	Last 4 digits of account number	
Name and Address Seventh Avenue 1112 7th Ave Monroe, WI 53566	On which entry in Part 1 or Part 2 Line 4.18 of (Check one):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Monroe, W 33303	Last 4 digits of account number	
Name and Address Target Po Box 673 Minneapolis, MN 55440	On which entry in Part 1 or Part 2 Line 4.19 of (Check one): Last 4 digits of account number	did you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Trident Asset Management 53 Perimeter Center East Atlanta, GA 30346	On which entry in Part 1 or Part 2 Line 4.22 of (Check one): Last 4 digits of account number	did you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Verizon Po Box 650584 Dallas, TX 75265	On which entry in Part 1 or Part 2 Line 4.23 of (Check one): Last 4 digits of account number	did you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Verizon Po Box 650584 Dallas, TX 75265	On which entry in Part 1 or Part 2 Line 4.24 of (Check one): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
Total	6f.	Student loans	6f.	\$ Total Claim 0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00

Entered 12/07/17 16:49:27 Filed 12/07/17 Case 17-17560-mdc Doc 12 Desc Main Document

Page 22 of 42
Case number (if know) Debtor 1 Stacy M. Grisolia 17-17560 6i. Other. Add all other nonpriority unsecured claims. Write that amount 6i. 13,088.62 \$ here. Total Nonpriority. Add lines 6f through 6i. 6j. 13,088.62 Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Mair

Fill in this infor	mation to identify your	case:		
Debtor 1	Stacy M. Grisolia			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT O	F PENNSYLVANIA	
Case number	17-17560			
(if known)				☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have the	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.3	City		State	ZIF Code	
2.0	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.5	City		Oldio	211 0000	
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

		Docum	ent Page 24 o	f 42	
Fill in this	s information to identify your	case:			
Debtor 1	Stacy M. Grisolia				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	EASTERN DISTRICT	OF PENNSYLVANIA		
Case num	ber 17-17560				
(if known)					Check if this is an amended filing
Officia	l Form 106H				
	dule H: Your Code	ebtors			12/15
people are ill it out, a our name	e filing together, both are equa and number the entries in the e and case number (if known).	ally responsible for sup boxes on the left. Attac . Answer every question	plying correct informati h the Additional Page to n.	on. If more space is r this page. On the to	ate as possible. If two married needed, copy the Additional Page, p of any Additional Pages, write
1. Do	you have any codebtors? (If y	ou are filing a joint case,	do not list either spouse	as a codebtor.	
■ No □ Yes					
	thin the last 8 years, have you ha, California, Idaho, Louisiana,				
	. Go to line 3. s. Did your spouse, former spou	ise, or legal equivalent liv	ve with you at the time?		
in line Form	e 2 again as a codebtor only it	f that person is a guara	ntor or cosigner. Make s	sure you have listed the	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Zll	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	
3.1	Name			Schedule E/F,	
				☐ Schedule G, lin	
-	Number Street City	State	ZIP Code	_	
22				Coh a dula D. P.	•
3.2	Name			_ □ Schedule D, lin □ Schedule E/F,	
				☐ Schedule G, lin	
-	Number Street			_	
	City	State	ZIP Code		

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 25 of 42

	in this information	to identify your o	2001								
	in this information to the store of the stor	Stacy M. Gri									
	btor 2 buse, if filing)										
Uni	ited States Bankrup	otcy Court for the	: EASTERN DISTRICT	OF PENNSYLVANIA	1						
	se number 17	-17560		-			□ A		ed filing ent showin	g postpetition	
0	fficial Form	1061						M / DD/ Y		ollowing date:	
S	chedule I:	Your Inc	ome								12/15
spo atta	use. If you are sep ch a separate she rt 1: Describ	parated and you eet to this form. be Employment	are married and not fili r spouse is not filing w On the top of any additi	ith you, do not includ onal pages, write yo	de infori	matio	n about	your spo imber (if	ouse. If mo known). A	ore space is answer every	needed, , question
	information.			Debtor 1						ling spouse	
	If you have more attach a separate information abou	e page with	Employment status	■ Employed□ Not employed				☐ Empl	oyed mployed		
	employers.		Occupation	Nanny							
	Include part-time self-employed wo		Employer's name	Mr. & Mrs. Patel							
	Occupation may or homemaker, if		Employer's address	Princeton, NJ							
			How long employed t	here?				_			
Pai	rt 2: Give De	etails About Mor	nthly Income								
Esti spoi	mate monthly incuse unless you are	ome as of the day	ate you file this form. If	you have nothing to re	eport for	any lii	ne, write	\$0 in the	space. Inc	clude your no	n-filing
	ou or your non-filing e space, attach a s		ore than one employer, co	ombine the information	n for all e	emplo	yers for	that perso	on on the li	nes below. If	you need
							For Deb	otor 1		btor 2 or ng spouse	
2.			ry, and commissions (b calculate what the month		2.	\$_	3,	575.00	\$	N/A	-
3.	Estimate and lis	st monthly overt	ime pay.		3.	+\$_		0.00	+\$	N/A	_
4.	Calculate gross	Income. Add lir	ne 2 + line 3		4	\$	3 57	75.00	\$	N/A	

Deb	tor 1	Stacy M. Grisolia		_	С	ase number (if known)	17-17560		
	Сор	y line 4 here		4.		For Debtor 1 \$ 3,575.00	For Debto		
5.	List	all payroll deductions:							
J.	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	Tax, Medicare, and Social Secur Mandatory contributions for retir Voluntary contributions for retire Required repayments of retiremed Insurance Domestic support obligations Union dues Other deductions. Specify:	rement plans ement plans	5a. 5b. 5c. 5d. 5e. 5f. 5g.	. :	\$ 843.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00	\$ \$	N/A N/A N/A N/A N/A N/A	- - - - -
6.	Add	the payroll deductions. Add lines	5a+5b+5c+5d+5e+5f+5g+5h.	6.	9	843.00	\$	N/A	_
7.	Cald	culate total monthly take-home pay	Subtract line 6 from line 4.	7.	9	2,732.00	\$	N/A	_
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	regularly receive Include alimony, spousal support, of settlement, and property settlement Unemployment compensation Social Security Other government assistance the Include cash assistance and the variable.	ty and business showing gross usiness expenses, and the total bu, a non-filling spouse, or a dependent child support, maintenance, divorce t. at you regularly receive alue (if known) of any non-cash assistance the supplemental business.	8c. 8d. 8e.	. :	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 335.00 \$ 250.00	\$ \$ \$ \$ \$ \$ + \$	N/A N/A N/A N/A N/A N/A	- - - -
9.	Add	all other income. Add lines 8a+8b-	-8c+8d+8e+8f+8g+8h.	9.	\$	585.00	\$	N/A	4
10.		culate monthly income. Add line 7 the entries in line 10 for Debtor 1 and		10.	\$	3,317.00 + \$_	N/A	A = \$	3,317.00
11.	Inclu othe	ide contributions from an unmarried printer friends or relatives. In the friends any amounts already include any amounts already include any amounts already include any amounts already include friends.	the expenses that you list in Schedule partner, members of your household, your ded in lines 2-10 or amounts that are not	depe			ed in <i>Schedu</i>	ule J. . +\$	0.00
12.		e that amount on the <i>Summary of Sc</i>	ine 10 to the amount in line 11. The res hedules and Statistical Summary of Certa					Combi	
13.	Do y	you expect an increase or decrease No. Yes. Explain:	e within the year after you file this form	?				monthl	ly income

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 27 of 42

Fill in this inform	nation to identify yo	our case:			1		
Debtor 1	Stacy M. Gris				Cho	ck if this is:	
	Stacy W. Gris	SOIIA				An amended filing	
Debtor 2							wing postpetition chapter the following date:
(Spouse, if filing)						rs expenses as or	the following date.
United States Bar	kruptcy Court for the	EASTE	RN DISTRICT OF PENNS	SYLVANIA		MM / DD / YYYY	
Case number (If known)	17-17560						
Official F	orm 106J				•		
Schedul	e J: Your l	Exper	nses				12 <i>/</i> *
information. If number (if kno		eded, attary questio	. If two married people ar ach another sheet to this n.				
1. Is this a jo							
■ No. Go □ Yes. D e	to line 2. Des Debtor 2 live i	in a separ	ate household?				
	No Yes. Debtor 2 mus	st file Offic	ial Form 106J-2, <i>Expens</i> es	s for Separate House	ehold of Deb	otor 2.	
2. Do you ha	ive dependents?	■ No					
Do not list Debtor 2.	Debtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
Do not sta	te the						□ No
dependen							☐ Yes
							□ No
							Yes
							□ No
							☐ Yes
							□ No
3. Do vour e	xpenses include	_	Li				☐ Yes
expenses	of people other the of your dependent	han $_{oxdotsim}$	l No l Yes				
Estimate your	f a date after the b	our bankr	ly Expenses uptcy filing date unless y sy is filed. If this is a supp				
Include expens the value of su (Official Form	ch assistance and	າon-cash d have ind	government assistance i cluded it on <i>Schedule I:</i>)	f you know our Income		Your exp	enses
	or home owners and any rent for the		nses for your residence. In or lot.	nclude first mortgag	e 4. :	\$	1,430.00
If not incl	uded in line 4:						
4a. Rea	l estate taxes				4a.	\$	0.00
	perty, homeowner's	s, or renter	r's insurance		4b.	·	0.00
	ne maintenance, re				4c.	· ———	25.00
4d. Hon	neowner's associat	ion or con	dominium dues		4d.	\$	0.00
5 Additiona	I mortgage navme	ents for v	nur residence such as ho	me equity loans	5	\$	0.00

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 28 of 42

ebtor 1 S	Stacy M. Grisolia	Case num	ber (if known)	17-17560
Utilities	s:			
6a. E	lectricity, heat, natural gas	6a.	\$	150.00
	Vater, sewer, garbage collection	6b.	\$	60.00
	elephone, cell phone, Internet, satellite, and cable services	6c.	\$	45.00
	Other. Specify: Cable/Internet/Phone	6d.	•	135.00
	nd housekeeping supplies	7.		400.00
	are and children's education costs	8.	\$	
				0.00
	g, laundry, and dry cleaning	9.	\$	85.00
	al care products and services	10.	· · · · · · · · · · · · · · · · · · ·	70.00
	I and dental expenses	11.	\$	40.00
	ortation. Include gas, maintenance, bus or train fare.	12.	Q	110.00
	include car payments.		·	
	inment, clubs, recreation, newspapers, magazines, and books	13.		25.00
	ble contributions and religious donations	14.	\$	5.00
Insurar				
	include insurance deducted from your pay or included in lines 4 or 20.	4-	c	<u>-</u>
	ife insurance	15a.		0.00
	lealth insurance	15b.	·	247.00
	'ehicle insurance	15c.	\$	0.00
	Other insurance. Specify:	15d.	\$	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	:	16.	\$	0.00
Installn	nent or lease payments:			
17a. C	Car payments for Vehicle 1	17a.	\$	0.00
17b. C	Car payments for Vehicle 2	17b.	\$	0.00
17c. C	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.	\$	0.00
	ayments of alimony, maintenance, and support that you did not report as		–	0.00
	ed from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
Other p	payments you make to support others who do not live with you.	-	\$	0.00
Specify		19.	•	
. ,	eal property expenses not included in lines 4 or 5 of this form or on Sch		our Income.	
	fortgages on other property	20a.		0.00
	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
			·	
	Maintenance, repair, and upkeep expenses	20d.		0.00
	Iomeowner's association or condominium dues	20e.	·	0.00
Other:	Specify: Pet expenses	21.	·	35.00
Lawnc	care		+\$	15.00
Calcula	ato your monthly expenses			
	ate your monthly expenses		•	2 077 00
	Id lines 4 through 21.		\$	2,877.00
	ppy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. Ad	d line 22a and 22b. The result is your monthly expenses.		\$	2,877.00
Colouis	ate your menthly not income			
	ate your monthly net income.	00:	c	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.		3,317.00
23b. C	Copy your monthly expenses from line 22c above.	23b.	-\$	2,877.00
-				
	Subtract your monthly expenses from your monthly income.	23c.	\$	440.00
Т	he result is your monthly net income.	230.	L Ψ	
		ou filo this	form?	
Do you	expect an increase or decrease in your expenses within the year after y	ou me uns	, 101111	
For exam	nple, do you expect to finish paying for your car loan within the year or do you expect you			ease or decrease because
For exam				ease or decrease because
For exam	nple, do you expect to finish paying for your car loan within the year or do you expect you			ease or decrease because

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 29 of 42

Fill in this info	ormation to identify your	case:			
Debtor 1	Stacy M. Grisolia				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	EASTERN DISTRICT C	OF PENNSYLVANIA		
Case number	17-17560				
(if known)				-	c if this is an ded filing
ou must file to btaining more rears, or both	ney or property by fraud in 1. 18 U.S.C. §§ 152, 1341, 1	le bankruptcy schedules	s or amended schedules	. Making a false statement, concealin in fines up to \$250,000, or imprisonm	
S	ign Below				
Did you	pay or agree to pay some	one who is NOT an attor	rney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes	s. Name of person			Attach Bankruptcy Petition P. Declaration, and Signature (0	
	nalty of perjury, I declare are true and correct.	that I have read the sum	mary and schedules file	d with this declaration and	
X /s/S	tacy M. Grisolia		X		
Stac	y M. Grisolia ature of Debtor 1		Signature of	Debtor 2	
Date	December 7, 2017		Date		

Fill in	this inform	ation to identify you	r case:			
Debto	r 1	Stacy M. Grisolia	a			
		First Name	Middle Name	Last Name		
Debto (Spouse	r 2 if, filing)	First Name	Middle Name	Last Name		
	, 0,					
United	i States Bar	kruptcy Court for the:	EASTERN DISTRICT OF	PENNSYLVANIA		
Case I		7-17560			_	Check if this is an amended filing
Stat		of Financial	Affairs for Individ			4/16
nform numbe	ation. If me er (if known	ore space is needed,). Answer every que	attach a separate sheet to stion.	this form. On the top of any	equally responsible for sup	
Part 1	Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1. W	hat is your	current marital statu	is?			
	Married Not mari	ried				
2. Di	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now	·.	
D	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territor co, Texas, Washington and V	
	No Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explair	n the Sources of You	r Income			
Fi	II in the total	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?
		in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$21,450.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Page 31 of 42

Case number (if known) 17-17560 Document

Debtor 1 Stacy M. Grisolia

				Debtor 1			Debtor 2		
				Sources of income	Gros	ss income	Sources of inc	ome	Gross income
				Check all that apply.			Check all that a		(before deductions and exclusions)
	r last calen anuary 1 to	•	31, 2016)	■ Wages, commissions, bonuses, tips		\$53,190.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business			☐ Operating a	business	
	or the calend anuary 1 to			■ Wages, commissions, bonuses, tips		\$54,291.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business			☐ Operating a	business	
	and other winnings. I List each s	oublic benefi f you are filir	t payments; ng a joint cas ne gross inco	er that income is taxable. Expensions; rental income; into e and you have income that me from each source separa	erest; divi you rece	dends; money colle lived together, list it	cted from lawsuits; only once under De	royalties; and ebtor 1.	
				Debtor 1			Debtor 2		
				Sources of income Describe below.	each (befo	ss income from a source ore deductions and usions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
	om January e date you f		t year until kruptcy:	Unemployment		\$9,255.00			
Pa	rt 3: List	Certain Pay	ments You	Made Before You Filed for	Bankru	ptcy			
6.	Are either ☐ No.	Neither De	btor 1 nor D	s debts primarily consume lebtor 2 has primarily cons personal, family, or househo	umer de	bts. Consumer deb	ts are defined in 11	U.S.C. § 10 ⁻	1(8) as "incurred by an
		During the No.	90 days befo Go to line 7	re you filed for bankruptcy, o	did you pa	ay any creditor a tot	al of \$6,425* or mo	re?	
		□ Yes	paid that cre not include	each creditor to whom you pa editor. Do not include payme payments to an attorney for	ents for do this bank	omestic support obli ruptcy case.	gations, such as ch	nild support a	nd alimony. Also, do
	_	,	,	on 4/01/19 and every 3 yea			n or after the date o	t adjustment.	
	■ Yes.			r both have primarily cons re you filed for bankruptcy, o			al of \$600 or more?	?	
		■ No.	Go to line 7						
		☐ Yes	include pay	each creditor to whom you pa ments for domestic support this bankruptcy case.					
	Creditor's	s Name and	Address	Dates of paym	ent	Total amount paid	Amount you still owe	Was this p	payment for

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Page 32 of 42 Case number (if known) 17-17560 Document

Debtor 1 Stacy M. Grisolia

7.	Within 1 year before you filed for bankrupto Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 17 alimony.	rtners; relatives of any gen control, or owner of 20% o	eral partners; partners of their voting	erships of which you g securities; and ar	u are a genera ny managing a	al partner; corporations agent, including one for
	No No					
	Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	ccount of a d	ebt that benefited an
	■ No□ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name
Pai	t 4: Identify Legal Actions, Repossession	s. and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case
 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seiz Check all that apply and fill in the details below. No. Go to line 11. 			d, seized, or levied?			
	Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened	1			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca ■ No □ Yes. Fill in the details.		luding a bank or fil	nancial institution	, set off any a	amounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date a	action was	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or at ■ No □ Yes		erty in the possess	ion of an assigned	e for the bend	efit of creditors, a
Pai	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup	cy, did you give any gifts	s with a total value	of more than \$60	0 per person	?
	Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the gi	you gave fts	Value
	Person to Whom You Gave the Gift and Address:					

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 33 of 42 Case number (if known) 17-17560

14.	Within 2 years before you filed for bankr	uptcy,	did you give any gifts or contribution	s with a tota	al value of more than	\$600 to any charity?
	No	. "				
	☐ Yes. Fill in the details for each gift or of Gifts or contributions to charities that it more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	total	Describe what you contributed		Dates you contributed	Value
Par	t 6: List Certain Losses					
5.	Within 1 year before you filed for bankru or gambling?	iptcy o	r since you filed for bankruptcy, did y	ou lose any	thing because of thef	t, fire, other disaster
	■ No □ Yes. Fill in the details.					
	Describe the property you lost and how the loss occurred	Includ	ribe any insurance coverage for the lo e the amount that insurance has paid. L nce claims on line 33 of Schedule A/B:	ist pending	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers	s				
	Within 1 year before you filed for bankru consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition process. No Yes. Fill in the details. Person Who Was Paid	prepar	ing a bankruptcy petition?	vices require		Amount of
	Address Email or website address Person Who Made the Payment, if Not Y	′ ou	transferred		or transfer was	payment
	Young, Marr & Associates, LLC 3554 Hulmeville Road Suite 102 Bensalem, PA 19020 support@ymalaw.com		Attorney Fees		10/23/17 & 11/1/17	\$2,000.00
17.	Within 1 year before you filed for bankru promised to help you deal with your cree Do not include any payment or transfer that	ditors o	or to make payments to your creditors		or transfer any prope	rty to anyone who
	No					
	Yes. Fill in the details.					
	Person Who Was Paid Address		Description and value of any propertransferred	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankr transferred in the ordinary course of you include both outright transfers and transfers include gifts and transfers that you have all No Yes. Fill in the details.	ır busi ı s made	ness or financial affairs? as security (such as the granting of a se			
	Person Who Received Transfer Address		Description and value of property transferred		any property or s received or debts	Date transfer was made
	Person's relationship to you			J		

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 34 of 42 17-17560

Debtor 1	Stacy M. Grisolia	Bodamone	. ago o .	Case number (if known)

19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-prote		ny property to a	a self-settle	ed trust or similar device	of which you are a
	No Yes. Fill in the details.					
	Name of trust	Description and	value of the pro	perty trans	sferred	Date Transfer was
Do	w 9. List of Contain Financial Associate Inst	rumento Sefe Deneci	t Bayes and C	tarana Uni	10	
Pa	rt 8: List of Certain Financial Accounts, Insti	ruments, Sale Deposi	t boxes, and 5	torage oni	is	
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or	•				, ,
	houses, pension funds, cooperatives, associa No				.,	. aoe, w.e.e.a.ge
	☐ Yes. Fill in the details.					
		Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing of transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed fo	r bankruptcy, a	ıny safe de	posit box or other depos	itory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than you	r home within 1	l year befo	re you filed for bankrupto	cy?
	No					
	Yes. Fill in the details.			_		_
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
Pa	rt 9: Identify Property You Hold or Control fo	or Someone Else				
23.	Do you hold or control any property that som for someone.	eone else owns? Incl	ude any prope	rty you bor	rowed from, are storing f	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	☐ Yes. Fill in the details. Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the proj		Describe	the property	Value
Pa	rt 10: Give Details About Environmental Infor	Code)				
For	the purpose of Part 10, the following definition	ns apply:				
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	air, land, soil, surfac	e water, groun			
	Site means any location, facility, or property a to own, operate, or utilize it, including dispos	as defined under any		law, wheth	ner you now own, operate	e, or utilize it or used
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, o		as a hazardou	s waste, ha	zardous substance, toxid	c substance,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 35 of 42 Case number (if known) 17-17560

Debtor 1 Stacy M. Grisolia

24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?			ental law?	
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
25.	Have you notified any governmental unit of a	ny release of hazardous material?			
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or admi	nistrative proceeding under any enviro	onmental law? Include settlements	and orders.	
	■ No □ Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case	
Par	11: Give Details About Your Business or Co	onnections to Any Business			
27.	Within 4 years before you filed for bankruptcy	y, did you own a business or have any	of the following connections to any	y business?	
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity, e	either full-time or part-time		
	☐ A member of a limited liability compa	ny (LLC) or limited liability partnership	(LLP)		
	☐ A partner in a partnership				
	☐ An officer, director, or managing exec	cutive of a corporation			
	☐ An owner of at least 5% of the voting	or equity securities of a corporation			
	■ No. None of the above applies. Go to Pa	rt 12.			
	Yes. Check all that apply above and fill in	n the details below for each business.			
		Describe the nature of the business	Employer Identification numbe		
	Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed				
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your busin institutions, creditors, or other parties.			anyone about your business? Incl	ude all financial	
	■ No □ Yes. Fill in the details below.				
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued			

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document

Page 36 of 42 Case number (if known) 17-17560 Debtor 1 Stacy M. Grisolia

Part 12: Sign Below		
are true and correct. I understand that ma	nt of Financial Affairs and any attachments, and I declar aking a false statement, concealing property, or obtain s up to \$250,000, or imprisonment for up to 20 years, o	ning money or property by fraud in connection
/s/ Stacy M. Grisolia		
Stacy M. Grisolia	Signature of Debtor 2	
Signature of Debtor 1		
Date December 7, 2017	Date	
Did you attach additional pages to <i>Your</i> S	Statement of Financial Affairs for Individuals Filing for	Bankruptcy (Official Form 107)?
No		
□ Yes		
Did you pay or agree to pay someone wh	o is not an attorney to help you fill out bankruptcy for	ms?
No		
☐ Yes. Name of Person Attach the	Bankruptcy Petition Preparer's Notice, Declaration, and S	Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 41 of 42

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Eastern District of Pennsylvania

In r	e Stacy M. Grisolia		Case No.	17-17560		
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPE	NSATION OF ATTOR	RNEY FOR DE	CBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	3,500.00		
	Prior to the filing of this statement I have received		\$	2,000.00		
	Balance Due			1,500.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	pers and associates of my law firm		
5.	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na In return for the above-disclosed fee, I have agreed to re a. Analysis of the debtor's financial situation, and rend	ames of the people sharing in the render legal service for all aspects lering advice to the debtor in dete	compensation is atta s of the bankruptcy c ermining whether to	ched. ase, including:		
	 b. Preparation and filing of any petition, schedules, sta c. Representation of the debtor at the meeting of credit d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens. 	reduce to market value; exe ons as needed; preparation	d any adjourned hea emption planning; and filing of moti	preparation and filing of ons pursuant to 11 USC		
	Client may be represented at the sectio Esquire, who performs such services o					
6.	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in any dit to dismiss, motions for approval of loan proceedings.	schargeability actions, relie	f from stay action			
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of arbankruptcy proceeding.	ny agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in		
<u>_</u>	December 7, 2017	/s/ Paul H. Young				
1	Date	Paul H. Young, Es				
		Signature of Attorne Paul Howard You				
		Young Marr and A				
		3554 Hulmeville R	Rd Suite 102			
		Bensalem, PA 190		•		
		(215) 639-5297 F support@ymalaw		•		
		Name of law firm	.com			
		Thank of tan juli				

Case 17-17560-mdc Doc 12 Filed 12/07/17 Entered 12/07/17 16:49:27 Desc Main Document Page 42 of 42

United States Bankruptcy Court Eastern District of Pennsylvania

In re	Stacy M. Grisolia		Case No.	17-17560
		Debtor(s)	Chapter	13

VERIFICATION OF CREDITOR MATRIX

Γhe above-named Debtor hereby verifi	ies that the attached list of creditors is true and correct to the best of his/her knowledge.
Date: December 7, 2017	/s/ Stacy M. Grisolia
	Stacy M. Grisolia
	Signature of Debtor